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UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE
WESTERN DIVISION

In re: (1) STEVEN PILATE

Case No. 25-22176

Debtor(s). (2)

Chapter 13

CHAPTER 13 PLAN

ADDRESS: (1) 1243 J.E. BLAYDES PARKWAY
ATOKA, TN 38004

PLAN PAYMENT:

DEBTOR (1) shall pay **\$200.00 SEMI-MONTHLY**

() PAYROLL DEDUCTION from:

OR (X) DIRECT PAY

DEBTOR (2) shall pay \$

() PAYROLL DEDUCTION from:

OR () DIRECT PAY

1. **THIS PLAN [Rule 3015.1 Notice]:**

(A) CONTAINS A NON-STANDARD PROVISION. [See Plan Provision #19]

() YES (X) NO

(B) LIMITS THE AMOUNT OF A SECURED CLAIM BASED ON A VALUATION OF THE COLLATERAL FOR THE CLAIM. [See Plan Provision #7 and #8]

(X) YES () NO

(C) AVOIDS A SECURITY INTEREST OR LIEN. [See Plan Provision #12]

() YES (X) NO

2. **ADMINISTRATIVE EXPENSES:** Pay filing fee and Debtor(s)' Attorney Fee pursuant to Confirmation Order.

3. **AUTO INSURANCE:** () Included in Plan; **OR (X)** Not included in Plan; Debtor(s) to provide proof of insurance at Section 341 Meeting of Creditors.

4. **DOMESTIC SUPPORT:** Paid by: () Debtor(s) directly, () Wage Assignment, **OR ()** Trustee to:

Monthly Plan Payment

NONE

Ongoing Payment Begins:

\$

Approximate Arrearage:

\$

5. **PRIORITY CLAIMS:**

NONE

6. **HOME MORTGAGE CLAIMS:** () Paid Directly by Debtor(s); **OR ()** Paid by Trustee to:

REGIONS BANK
(1243 JE Blaydes Pkwy)

ONGOING TO BE PAID DIRECTLY TO REGIONS BANK
BEGINNING WITH THE MAY, 2025 PAYMENT; CURRENT

\$0.00

7. **SECURED CLAIMS:**

[Retain Lien 11 U.S.C. Sec. 1325 (a)(5)]

Value of Collateral:

Rate of Interest:

Monthly Plan Payment

NONE

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8. SECURED AUTOMOBILE CLAIMS FOR DEBT INCURRED WITHIN 910 DAYS OF FILING, AND OTHER SECURED CLAIMS FOR DEBT INCURRED WITHIN ONE YEAR OF FILING:

[Retain Lien 11 U.S.C. Sec. 1325(a)] Value of Collateral Rate of Interest: Monthly Plan Payment

NONE

9. SECURED CLAIMS FOR WHICH COLLATERAL WILL BE SURRENDERED; STAY IS TERMINATED UPON CONFIRMATION FOR THE LIMITED PURPOSE OF GAINING POSSESSION AND COMMERCIALLY REASONABLE DISPOSAL OF COLLATERAL:

NONE

Collateral:

Collateral:

10. SPECIAL CLASS UNSECURED CLAIMS:

Amount:

Rate of Interest:

Monthly Plan Payment

NONE

11. STUDENT LOAN CLAIMS AND OTHER LONG TERM CLAIMS

NONE

() Not provided for OR () General unsecured creditor

() Not provided for OR () General unsecured creditor

12. THE JUDICIAL LIENS OR NON-POSSESSORY, NON-PURCHASE MONEY SECURITY INTEREST(S) HELD BY THE FOLLOWING CREDITORS ARE AVOIDED TO THE EXTENT ALLOWABLE PURSUANT TO 11 U.S.C. Sec. 522(f):

13. ABSENT A SPECIFIC COURT ORDER OTHERWISE, ALL TIMELY FILED CLAIMS, OTHER THAN THOSE SPECIFICALLY PROVIDED FOR ABOVE, SHALL BE PAID AS GENERAL UNSECURED CLAIMS.

14. ESTIMATED TOTAL GENERAL UNSECURED CLAIMS: \$35,000

15. THE PERCENTAGE TO BE PAID WITH RESPECT TO NON-PRIORITY, GENERAL UNSECURED CLAIMS IS:

() 10%, OR

(X) THE TRUSTEE SHALL DETERMINE THE PERCENTAGE TO BE PAID AFTER THE PASSING OF THE FINAL BAR DATE.

16. THIS PLAN ASSUMES OR REJECTS THE FOLLOWING EXECUTORY CONTRACTS:

NONE

() Assumes OR () Rejects.

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17. COMPLETION: Plan shall be completed upon payment of the above in approximately 60 months.

18. FAILURE TO TIMELY FILE A WRITTEN OBJECTION TO CONFIRMATION SHALL BE DEEMED AN ACCEPTANCE OF THE PLAN

19. NON-STANDARD PROVISION(S):

NONE

ANY NON-STANDARD PROVISIONS STATED ELSEWHERE ARE VOID.

20. CERTIFICATION: THIS PLAN CONTAINS NO NON-STANDARD PROVISIONS EXCEPT THOSE STATED IN PROVISION 19.

/s/ Brad George (TN #17994)

Counsel for Debtor(s)
2400 Poplar Avenue #460
Memphis, TN 38112
(901) 323-1311

DATE: April 29, 2025